

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

EMMA JONES

Debtor(s)

Case No. 15-04266

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2015.
- 2) The plan was confirmed on 09/08/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/15/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$11,081.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$11,081.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,820.86  
Court Costs \$0.00  
Trustee Expenses & Compensation \$431.05  
Other \$75.30

**TOTAL EXPENSES OF ADMINISTRATION: \$2,327.21**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABILITY RECOVERY SERVICES LLC	Unsecured	645.00	NA	NA	0.00	0.00
Acceptance Now	Unsecured	7,494.00	NA	NA	0.00	0.00
ANGELO TSAKOPOULOSMDSC MD	Unsecured	68.29	NA	NA	0.00	0.00
AT & T WIRELESS	Unsecured	600.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	825.00	825.00	825.00	0.00	0.00
CERASTES LLC	Unsecured	750.00	750.00	750.00	0.00	0.00
CERASTES LLC	Unsecured	NA	510.00	510.00	0.00	0.00
CHARTER ONE BANK	Unsecured	1,200.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	3,800.00	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	200.00	NA	NA	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	200.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	2,409.29	2,409.29	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	4,150.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	8,010.17	10,987.19	10,987.19	0.00	0.00
ESCALLATE LLC	Unsecured	116.00	NA	NA	0.00	0.00
FC FUNDING LLC	Unsecured	8,762.00	NA	NA	0.00	0.00
FC FUNDING LLC	Secured	14,675.00	24,030.91	24,030.91	3,539.26	1,296.09
FIRST CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
FIRST CREDIT CORP	Secured	1,606.28	1,606.28	1,606.28	140.77	21.49
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	3,896.89	3,896.89	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	7,000.00	17,261.99	17,261.99	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	31,000.00	17,082.61	17,082.61	0.00	0.00
JAMES HERR & SONS REPAIRING	Unsecured	951.52	NA	NA	0.00	0.00
JAMES HERR & SONS REPAIRING	Secured	951.52	NA	NA	0.00	0.00
JAMES J MONROE	Unsecured	22,135.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,000.00	1,000.00	0.00	0.00
MERCEDES BENZ OF ORLAND PARK	Unsecured	3,742.67	NA	NA	0.00	0.00
MERCEDES BENZ OF ORLAND PARK	Secured	4,019.17	NA	4,019.17	767.04	0.00
NCOFIN/980	Unsecured	213.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Secured	16,573.50	12,852.39	12,852.39	2,804.89	184.25
PROFESSIONAL PLACEMENT	Unsecured	266.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ST IL TOLLWAY AUTHORITY	Unsecured	147.40	NA	NA	0.00	0.00
SULLIVAN URGENT AID CENTERS L	Unsecured	75.00	72.25	72.25	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	0.00	0.00	0.00	0.00
TRACKERS INC COLLECTION	Unsecured	525.00	NA	NA	0.00	0.00
VERIZON	Unsecured	3,204.00	3,143.37	3,143.37	0.00	0.00
Vision Fin	Unsecured	591.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	75.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$40,902.47	\$7,111.19	\$1,480.34
All Other Secured	\$1,606.28	\$140.77	\$21.49
<b>TOTAL SECURED:</b>	<b>\$42,508.75</b>	<b>\$7,251.96</b>	<b>\$1,501.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,082.61	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,082.61</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$40,855.98</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,327.21</u>	
Disbursements to Creditors	<u>\$8,753.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$11,081.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.